Bringing down the Barriers

The Labour Market and Women with Disabilities in Ontario

by Gail Fawcett

Canadian Council on Social Development

Special thanks to the Social Development Partnerships Program of Human Resources Development Canada for its ongoing support of the CCSD's research program.

Design and Layout: Accurate

Cover photo: Zoi Kiatipis

Printed on Canadian-made recycled paper.

Published by:
Canadian Council on Social Development
441 MacLaren, 4th Floor
Ottawa, ON K2P 2H3
Tel: (613) 236-8977; fax: (613) 236-2750
E-mail: council@ccsd.ca; Internet: www.ccsd.ca

Copies can also be obtained from Renouf Publishing
Tel: (613) 745-2665; fax: (613) 745-7660

The Canadian Council on Social Development is a United Way member agency.

Copyright © 2000 by the Canadian Council on Social Development. All rights reserved. No part of this report may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, or by any information retrieval system, without permission in writing from the publisher.

The analysis, views and opinions expressed in this report are those of the author and do not necessarily reflect the position or policies of the Trillium Foundation.

Canadian Cataloguing in Publication Data

Fawcett, Gail
Bringing down the barriers: The labour market and women with disabilities in Ontario

Also issued in French under title: Vaincre les obstacles : les femmes handicapées et le marché du travail en Ontario.

Includes bibliographical references.
ISBN 0-88810-470-7

1. Handicapped women–Employment–Ontario.
2. Handicapped women–Ontario–Economic conditions.
3. Poverty–Ontario.
4. Handicapped–Employment–Ontario.
5. Handicapped women–Employment–Ontario–Statistics.
6. Handicapped women–Ontario–Statistics.
I. Canadian Council on Social Development
II. Title.
III. Title: The labour market and women with disabilities in Ontario.

HD7256.C32O58 2000 331.4'087 C00-900249-9

101-01065/

Table of Contents

ii	**List of Figures**
iii	**List of Tables**
iv	**Acknowledgements**
1	**Introduction**
4	**Section 1: Women with disabilities in the labour market**
4	**Labour market activity and poverty**
5	Employment levels vary throughout Ontario
6	Women with disabilities are last in the employment queue
7	**Section 2: Barriers specific to women with disabilities in the labour market**
7	**Part A: Labour force experiences and poverty**
7	Women with disabilities living alone
7	Women with disabilities and lone parenthood
9	Women with disabilities and hunger
10	Disabilities and hunger: The link with employment patterns
12	Disability, job prospects and labour market stability
16	Disability and poverty
17	**Part B: Disability, daily life and the labour market**
17	The fatiguing nature of disability
17	Child care
19	Stress
20	Gender and household tasks
26	**Section 3: Social attitudes**
29	**Conclusion**
34	**Appendix A: The dynamics of disability**
35	**Primary data sources**
37	**Endnotes**
41	**Bibliography**

List of Figures

Figure 1: Disability rates among working-age women, by age group, Ontario, 1991 and 1996

Figure 2: Poverty rates for women and men with and without disabilities, Canada and Ontario, 1995

Figure 3: Poverty rates by work activity, women and men with and without disabilities, Ontario, 1995

Figure 4: Percentage of women with and without disabilities who did not work for pay during 1995, Ontario and selected CMAs

Figure 5: Percentage of women with and without disabilities who worked full-time, Ontario and selected CMAs, 1995

Figure 6: Percentage of women and men with and without disabilities who are divorced, separated or widowed, Canada, 1996

Figure 7: Percentage of female lone parents with and without disabilities who are responsible for 100 and 75 per cent or more of family income, Canada, 1994

Figure 8a: Two-year labour force pattern of women with disabilities in both years, Canada, 1993 to 1994

Figure 8b: Two-year labour force pattern of women with no disability in either year, Canada, 1993 to 1994

Figure 9: Percentage of women and men with and without disabilities who perform 15 or more hours per week of housework, Canada, 1995

Figure 10: Percentage of women and men with disabilities who received assistance preparing meals, by severity of disability, Canada, 1991

Figure 11a: Meal preparation arrangements of women with disabilities, Canada, 1991

Figure 11b: Meal preparation arrangements of men with disabilities, Canada, 1991

Figure 12: Meal preparation and living arrangements of women and men with disabilities, Canada, 1991

Figure 13a: Percentage of men with mild disabilities, with and without meal preparation assistance, by labour force status, Canada, 1991

Figure 13b: Percentage of women with mild disabilities, with and without meal preparation assistance, by labour force status, Canada, 1991

Figure 14a: Percentage of men with moderate disabilities, with and without meal preparation assistance, by labour force status, Canada, 1991

Figure 14b: Percentage of women with moderate disabilities, with and without meal preparation assistance, by labour force status, Canada, 1991

List of Tables

Table 1: Percentage increase in disability rates for women and men, Ontario, between 1991 and 1996

Table 2: Living arrangements of women and men with and without disabilities, Canada, 1996

Table 3: Percentage of women and men with and without disabilities who experienced food shortages, by living arrangements, Canada, 1996

Table 4: Percentage of women and men with and without disabilities who experienced food shortages, by work pattern, Canada, 1996

Table 5: Percentage of women and men with and without disabilities who had one job all year, by occupational type, Canada, 1996

Table 6: Percentage of employed women and men with and without disabilities who reported food shortages, by occupational type, Canada, 1996

Table 7: Broad occupational distribution of employed women and men with and without disabilities, Canada, 1996

Table 8: Occupational distribution of employed women and men with and without disabilities, Canada, 1996

Table 9: Quintile-based earnings distribution of women and men with and without disabilities employed full- or part-time throughout 1994, Canada, 1994

Table 10: Percentage of women and men with and without disabilities who stayed above the poverty line for two years, by labour force status, Canada, 1993 and 1994

Table 11: Percentage of women and men with and without disabilities who worked at one job all year, full- or part-time, by selected living arrangements, Canada, 1996

Table 12: Average score for chronic stress, women and men with and without disabilities, by selected living arrangements, Canada, 1994

Table 13: Percentage of women and men with and without disabilities who perform 15 or more hours per week of housework, by selected living arrangements, Canada, 1995

Table 14: Percentage of women and men with and without disabilities who are university graduates, by age group, Canada, 1996

Project Staff

Gail Fawcett, Author and Senior Research Associate
Angela Gibson-Kierstead, Research Associate
Holly Nason, Research Assistant
Valerie du Plessis, Research Assistant
Ellen Adelberg, Senior Editor
Delaney Turner, Copy Editor
Nancy Colborne Perkins, Production Coordinator
Christiane Ryan, Translator
Arlette Sinquin, Revisor
Rachel Green, Administration Support

Acknowledgements

This report was made possible by a grant from the Trillium Foundation. In addition, we owe an enormous debt of gratitude to the members of our Steering Committee: Francine Arsenault, Jennifer Evans, Pat Israel, Collinda Joseph, Marie Lemieux, Pauline Lynch, Sherroll Peacock, Nicole Soucy and Deb Ullman. These individuals helped shape the direction of this report and provided their support, expertise, advice and limitless energy to the project. Members of the Steering Committee all had close links to the disability community and represented a range of perspectives, disability types, age groups and experiences. What they also had in common was a deep commitment to the goal of full citizenship for persons with disabilities. They gave freely of their time, energy, and talents.

While the Steering Committee members had concerns about a wide range of issues facing persons with disabilities, they decided to use this project as an opportunity to produce a research report that might have a positive impact on the labour force opportunities facing women with disabilities. They viewed this as an opportunity to provide decision-makers and the general public with a view into the complex barriers that prevent women with disabilities from achieving their potential in the labour market. And while we have all heard about many of the obvious, individual barriers that prevent persons with disabilities from participating fully in the workplace, much less has been reported about the complex

interplay of factors that create hidden barriers. Committee members felt that a report which brought these factors to life – using both quantitative and qualitative research – could have a positive impact on the decisions being made as we enter an era of social and economic change.

We would also like to extend our thanks to the following: Ottawa-Carleton Independent Living Centre, Kingston Independent Living and Resource Centre, DAWN Ontario (Sudbury and Thunder Bay locations), Doris Rajan-Eastcott, Opale of le Phenix (an organization for Franco-Ontarian women with disabilities), and ERDCO (Ethno-Racial People with Disabilities Coalition of Ontario). These people and organizations played an important role in the focus group research that appears throughout this report. They were responsible for selecting participants, scheduling, providing the required disability-related supports and services for participants, and providing facilitators from the community who were heavily involved in disability issues. As well, we would also like to thank all the focus group participants across Ontario who gave us their time, energy, and honesty in order to help us better understand the reality of their lives.

The enormous contribution of CCSD Associate Director Susan Carter to this project must also be mentioned. Her ongoing support, input, advice, and energy were critical to its success.

Finally, we would like to dedicate this report to Pauline Lynch, one of the Steering Committee members, who died in September 1999. At the time of her death, Pauline was the 2nd Vice-President of People First of Canada. From 1994 to 1998, she served as the first female President of People First of Ontario. She was instrumental in the establishment of the Women's Leadership Committee of People First of Canada. With extensive involvement in disability-related issues, as well as issues involving the leadership development of women, Pauline was an excellent addition to the Steering Committee. Her commitment, her enthusiasm and her ability to get to the heart of an issue using plain language were invaluable. Pauline was an extraordinary role model for all of us. It is very fitting that this report on women with disabilities in the labour market be dedicated to her memory.

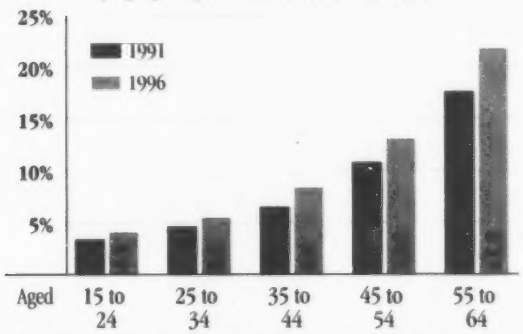
INTRODUCTION

In Ontario, over half a million adult women have a disability and almost one in three of these women lives in poverty.[1] The best defense against poverty for persons with disabilities is employment, but women with disabilities also have one of the lowest rates of labour force participation of any group of adults in the province.

In addition, the rate of disability increased between 1991 and 1996 in Ontario and across Canada. Some of the largest increases in Ontario were among women – in particular, women aged 35 to 44 experienced a 29 per cent increase in their disability rate.[2] This means that an increasing proportion of women are also likely to live in poverty unless they can obtain well-paying jobs.

This report provides the most up-to-date statistics available on working-age women with disabilities. Of particular interest to those who work at the community level are the statistics at the Census Metropolitan Area (CMA) level[3] within Ontario. Integrating quantitative research with qualitative research, this report provides insights into the complex interplay of factors that create employment barriers for women with disabilities. While women

Figure 1 | Disability rates among working-age women
By age group, Ontario, 1991 and 1996



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1991 and 1996 Censuses.

Table 1 | Percentage increase in disability rates for women and men
Ontario, between 1991 and 1996

Age group	Men	Women
15 to 24	13.9%	20.6%
25 to 34	17.3%	19.6%
35 to 44	17.1%	29.2%
45 to 54	15.4%	21.3%
55 to 64	9.6%	23.9%
65 and older	16.3%	18.3%

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1991 and 1996 Censuses.

and men with disabilities are typically both affected by the same barriers to employment, they are not always affected to the same degree or in the same way. Because of both their gender and their disability, women often face a unique obstacle course when trying to navigate their way through the world of paid work.

With one of the lowest rates of labour force success and one of the highest rates of poverty, women with disabilities stand out as a group in need of greater opportunities for employment. This report comes at a time when programs and policies in Ontario and across Canada are changing and evolving in response to *In Unison*, the latest vision paper for persons with disabilities.

Section 1 examines the 1998 vision document *In Unison*, which sets out a guiding framework for change in the area of disability policy in Canada. Statistics from the 1996 Census are presented for Canada, Ontario and various Census Metropolitan Areas (CMAs) within Ontario. These statistics provide a general overview of the employment patterns, poverty levels and the relationship between the two for women and men with and without disabilities.

While Census data allow an examination of general patterns at a very detailed level of geography – such as patterns within a province or CMA – other national survey databases are used in Section 2 in order to explore in greater detail why these patterns might exist. Due to the smaller sample sizes of these other national databases, however, analysis is only possible at the national level.

Section 2 examines a number of factors which, when combined, may hinder the labour force success for women with disabilities. Part A focuses on the complex interplay of factors that create hidden barriers for women with disabilities living alone or as single parents. These include the high degree of financial responsibility and job instability, food shortages and lower earnings power that they experience compared to men. Women's experiences in their own words are also included.[4] The importance of two of the major building blocks of *In Unison*, employment and income, are underscored in this part.

In Part B of Section 2, we review how home life and the physical environment affect the participation in the labour market of women with disabilities. The importance of disability-related supports in employment, which is the final building block of *In Unison*, is examined here.

This section shows that disability-related supports and services that make paid employment a possibility are needed not just in the workplace, but also in the home. It is here that women with disabilities tend to be more vulnerable to these barriers than their male counterparts, often in very subtle ways.

Section 3 discusses the barriers to employment for women with disabilities that are created by social attitudes. Attitudes were ranked by focus group participants as the most significant barrier they faced when trying to get and keep a job. While we lack large-scale survey data about attitudes toward persons with disabilities, this issue demands mention because of the degree of importance placed on it by all participants.

This report integrates statistical data and the voices of women with disabilities themselves to provide an explanation of what lies behind the statistics. This is a story of frustration, rejection, poverty and traps. It is also a story of endurance, courage and irrepressible spirits. Finally, this report suggests some strategies which could be implemented to overcome the barriers identified in the research.

This report is also intended to act as a resource for disability groups and community organizations. It contains some of the most recent statistics available on persons with disabilities and provides some important statistical information at the Census Metropolitan Area level within Ontario. This type of information is often requested by community groups as they shape and devise initiatives at the community level.

Finally, it is hoped that this material will provide women with disabilities themselves with a valuable resource. The individuals involved in our focus groups across Ontario are owed a debt of gratitude, as they provided us with a clearer interpretation of the statistics that we had generated and helped to put a human face on the numbers. As the focus groups progressed, it became evident that many women with disabilities need to know that they are not alone. Forums for the exchange of information and human support from others are an integral part of achieving full citizenship for all persons with disabilities.

SECTION 1

Women with disabilities in the labour market

In October 1998, the Federal/Provincial/Territorial Ministers Responsible for Social Services released *In Unison: A Canadian Approach to Disability Issues.*[5] *In Unison* "sets out a blueprint for promoting the integration of persons with disabilities in Canada" under the umbrella of the Social Union.[6] It is the latest attempt to lay the foundation for a new approach to disability issues in Canada.

The overarching goal of *In Unison* is the full *citizenship* and full *participation* of Canadians with disabilities in all aspects of society. Its framework relies upon three main building blocks:

- disability-related supports
- employment
- income.

The research for this report shows that employment is a key element in full citizenship and is strongly linked to both disability-related supports and income. This means that positive change in the labour market for persons with disabilities cannot occur without positive change within the other two.

However, even before the release of *In Unison*, persons with disabilities understood the importance of employment in their lives. Employment provides a sense of fulfilment and self-worth; it is also the best defence against poverty.

Having a disability almost doubles your chances of living in poverty

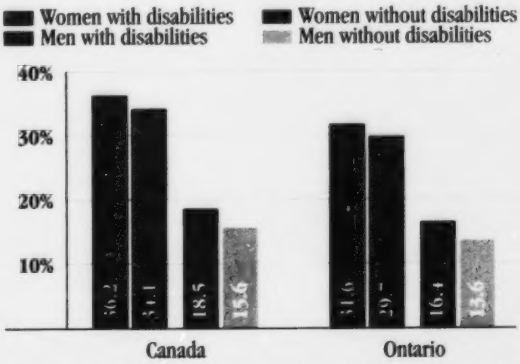
The connection between disability and poverty is clear. In 1995, the rate of poverty for working-age women (that is, those aged 15 to 64) with a disability in Canada was twice that of working-age women without a disability: 36 per cent compared to 18 per cent.[7]

In Ontario, poverty rates were slightly lower than average, at 32 per cent among women with disabilities and 16 per cent among women without disabilities.

Labour market activity and poverty

As would be expected, there is an enormous difference in the poverty rate of women with disabilities who do not work at all in the paid labour force and those who work full-time and full-year. The poverty rate for women with disabilities who were employed full-time, full-year in Ontario was 8 per cent; among women with disabilities in Ontario who were not employed at all, the poverty rate was 40 per cent – five times higher. For Ontario women with disabilities who worked part-time and full-year, the poverty rate was 19 per cent; for those

Figure 2 | Poverty rates for women and men with and without disabilities
Aged 15 to 64, Canada and Ontario, 1995



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census.

who worked either part-time or full-time for less than 49 weeks (part-year), the rate of poverty was higher, at 25 per cent.

Poverty rates in Ontario for women with and without disabilities are strongly linked to employment patterns. While women with disabilities are still more likely than their non-disabled counterparts to be poor, the gap between them narrows considerably when they have similar work patterns.

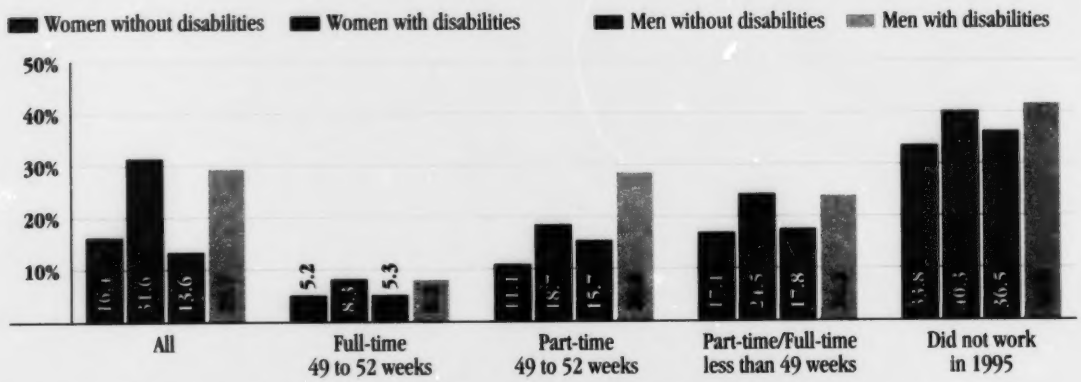
This suggests that while employment alone will not put women with disabilities on an equal footing with either men with disabilities or women without disabilities, it would go a long way toward improving their overall economic situation.

Employment levels vary throughout Ontario

In Ontario, where women with disabilities live is related to some extent to their likelihood of being employed. Women with disabilities in Sudbury were among the least likely to be employed, with just over two-thirds not working for pay at all during 1995. Difficulties finding work in Sudbury extended to the rest of the local population as well, as 29 per cent of women without disabilities, 60 per cent of men with disabilities and 16 per cent of men without disabilities remained without work for the entire year.

At the other end of the spectrum, Kitchener had the lowest proportion of persons going without paid employment for an entire year. Among women with disabilities in Kitchener, over half

Figure 3 | Poverty rates by work activity, women and men with and without disabilities
Aged 15 to 64, Ontario, 1995



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census.

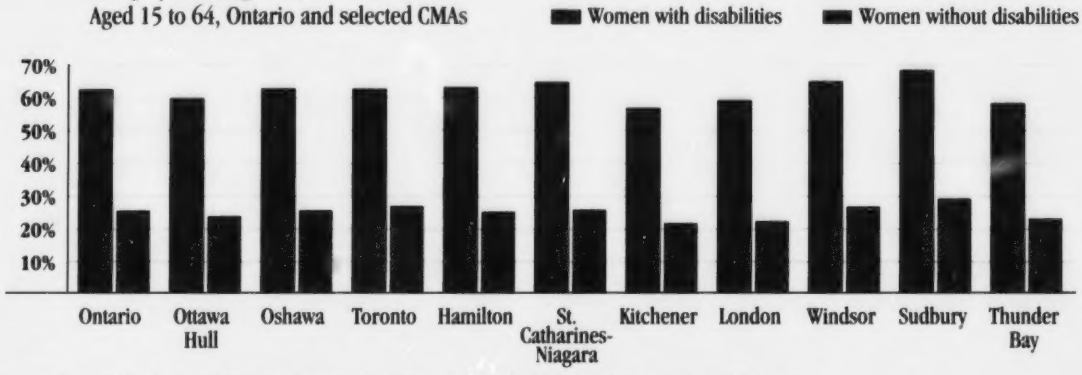
(56 per cent) did not have paid employment. While women with disabilities in Kitchener fared worse than any other group in that city with respect to having paid employment that year, they still had a better chance of finding paid work than their counterparts in the other CMAs listed.

Women with disabilities are last in the employment queue

Regardless of where they live, women with disabilities are the most likely to be without employment and the least likely to have full-time, full-year employment. This indicates that a sort of queue operates in the labour market and women with disabilities are consistently at the very end of it. If employment prospects are high in one location, women with disabilities are more likely to have a job, but their employment rates lag behind men with disabilities, women without disabilities and men without disabilities, in that order.

Figure 4 | Percentage of women with and without disabilities who did not work for pay during 1995

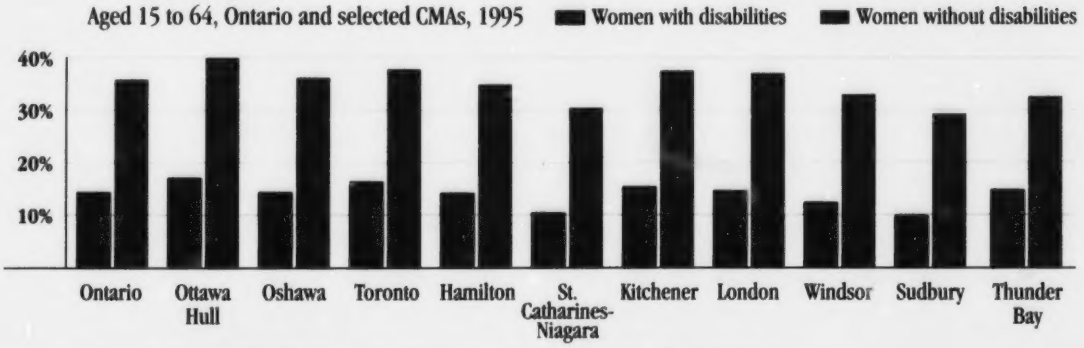
Aged 15 to 64, Ontario and selected CMAs



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census.

Figure 5 | Percentage of women with and without disabilities who worked full-time (49 to 52 weeks)

Aged 15 to 64, Ontario and selected CMAs, 1995



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census.

SECTION 2

Barriers specific to women with disabilities in the labour market

Women with disabilities experience everyday life and the labour market quite differently from both women without disabilities and men with disabilities. However, even among women with disabilities, there are diverse circumstances. In this section we look at living arrangements, food shortages, experiences with labour force stability, earnings capacity, household tasks and the nature of women's disability in relation to their participation in the labour market.

Part A: Labour force experiences and poverty

Women with disabilities living alone

Women with disabilities who are the only adult income-earner in their household (typically in households where they live alone or as lone parents) face different pressures and complicating factors than those who live with other adults.

Women and men with disabilities are more likely to live alone than either women or men without disabilities. In 1996, 13 per cent of women with disabilities in Canada and 16 per cent of their male counterparts lived alone.[8]

Table 2 | Living arrangements of women and men with and without disabilities
Aged 15 to 64, Canada, 1996

	With Disabilities		Without Disabilities	
	Women	Men	Women	Men
Alone and unattached	13.4%	15.9%	8.5%	10.9%
Living with other adults and no children under 25	26.9%	26.1%	21.6%	20.5%
Living with partner and children under 25	28.6%	33.7%	38.1%	38.0%
Living as lone parent with children under 25	9.7%	2.8%	7.6%	1.1%
Living as child in a family	11.1%	11.7%	14.4%	19.7%
Other	10.4%	9.9%	9.8%	9.7%

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's National Population Health Survey, 1996/97.

"I would love to be able to work... But the doctor says don't look at more than part-time. I'm by myself though and I need a full income. If you are by yourself, that is the only income you have. It's a scary thing."

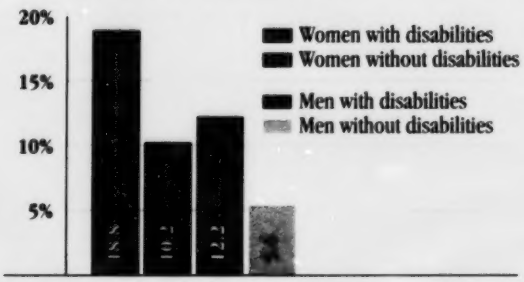
Women with disabilities and lone parenthood

Women with disabilities are slightly more likely than women without disabilities to live as lone parents of children under 25. Among women with disabilities, almost one in 10 were lone parents; among women without disabilities, 8 per cent were in this situation.

Compared to their non-disabled counterparts, women with disabilities are almost twice as likely to be divorced, separated or widowed. For example, 19 per cent of women with disabilities are divorced, separated or widowed; among women without disabilities, this figure is 10 per cent. Among female lone parents with disabilities, the proportions are even higher: 76 per cent are divorced, separated or widowed. Among their counterparts without disabilities, 64 per cent are in this situation.[9]

"When a man gets a disability, the wife is more apt to stay with him. With a disabled woman, the man is likely to leave. She stays at home with the kids to support. Or the kids go with their father and really destroy her self-esteem."

Figure 6 | Percentage of women and men with and without disabilities who are divorced, separated or widowed
Aged 15 to 64, Canada, 1996

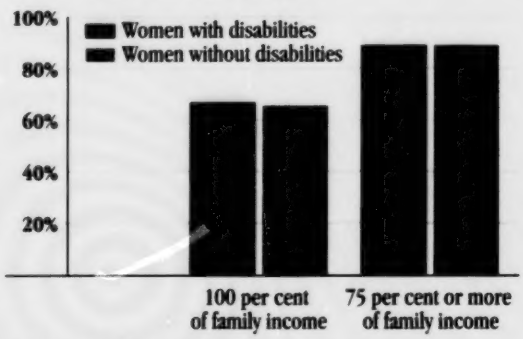


Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's National Population Health Survey, 1996/97.

The vast majority of female lone parents with and without disabilities bear most of the financial load for their children. About two-thirds of female lone parents over the age of 25 with disabilities are responsible for 100 per cent of their family's income.[10] For female lone parents without disabilities, the figure is similar, at 65 per cent. Almost nine out of 10 female lone parents with and without disabilities over the age of 25 are responsible for over three-quarters of their family income.

"When I was working almost full-time, I got cut off all social assistance and lost my drug card. Then I got sick. Then my hours at work were cut and my son came back to live with me and I had to go back on the system again. It was hard enough when I lived alone, but now I have a child to support and I'm only allowed to make so much extra before they start taking it off my cheque. It's scary when you have somebody else to take care of."

Figure 7 | Percentage of female lone parents with and without disabilities who are responsible for 100 and 75 per cent or more of family income
Women aged 25 to 64 with all children under 25, Canada, 1994



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's Survey of Income and Labour Dynamics, 1993-94.

Even when they share the responsibility for supporting their families with a spouse, women with disabilities still consider the effect that participating in the labour force could have on their children.[11]

"I am working again! The pay is more than I would get on my pension. But, my kids, because they are 18 and 21, they got a portion of my pension and they take a loss if I go off the pension. The money helps pay for their education. My husband works, but we need both our incomes to pay for some of the equipment I need. My new employer offered me a five-month contract with a strong possibility of extension. It's a gamble, but I want to work so badly that I think it's worth it to try."

Women with disabilities and hunger

When trying to describe how economic instability affects their lives, women with disabilities in our focus groups often mentioned their fear of going hungry and becoming homeless.[12]

"If you get a job, you get cut off the social assistance. If you lose the job, it can take months before you qualify for full benefits again. I'm a single parent and I worry about that. I don't want my kids to go hungry and live in a cardboard box."

Women with disabilities are also more likely than other groups to run out of money for food. As shown in Table 3, lone-parent women with disabilities were the most vulnerable group of all: over one-third of women in this situation reported that they ran out of money to buy food during the previous year. Three in 10 reported that it happens "occasionally" to "often."

Table 3 Percentage of women and men with and without disabilities who experienced food shortages

Aged 15 to 64, by living arrangements, Canada, 1996

	Ran out of money for food at least once last year	Runs out of money for food sometimes to often
Unattached and alone		
Women with disabilities	28.7	21.6
Women without disabilities	6.6	4.4
Men with disabilities	23.0	13.9
Men without disabilities	7.2	4.2
Living with others with no children under 25		
Women with disabilities	7.8	6.2
Women without disabilities	3.1	1.7
Men with disabilities	7.3	4.6
Men without disabilities	4.4	2.6
Living with partner and children under 25		
Women with disabilities	12.5	8.9
Women without disabilities	4.8	2.2
Men with disabilities	13.5	7.7
Men without disabilities	3.7	2.3
Lone parent with children under 25		
Women with disabilities	35.6	30.2
Women without disabilities	21.1	15.9
Men with disabilities	***	***
Men without disabilities	***	***
Child aged 15 to 24 living in family		
Women with disabilities	***	***
Women without disabilities	5.0	3.0
Men with disabilities	7.7	***
Men without disabilities	4.7	3.1
Total*		
Women with disabilities	15.2	11.5
Women without disabilities	6.0	3.7
Men with disabilities	12.8	7.8
Men without disabilities	4.5	2.7

* *Individuals with "other" living arrangements are not included here.*
*** *Unstable estimate due to small sample size.*
Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's National Population Health Survey, 1996/97.

Women without disabilities who were lone parents also experienced food shortages, but not to the same extent as their counterparts with disabilities. Overall, three out of every 10 women with disabilities who are lone parents experience food shortages occasionally to often, compared to three in 20 of their non-disabled counterparts.

Women with disabilities who live alone are also much more likely to experience food shortages than are their counterparts without disabilities. For example, almost seven per cent of women without disabilities living alone reported not having enough money to buy food, while almost 29 per cent of women with disabilities were in that situation.

Disabilities and hunger: The link with employment patterns

Among all working-age adults, hunger is much more likely to affect those who lack paid work than those with jobs. This is the most pronounced for women and men with disabilities. Table 4 shows that the economic stability of working at the same job throughout the year reduces the incidence of running out of money for food – although it by no means eliminates it.

Women with disabilities who worked at a single job throughout the entire year were less likely to run out of money to buy food than those who had less stable job patterns or no work at all. However, they were still more likely to find themselves running out of money for food than their non-disabled counterparts who also worked at one job all year.

For women with disabilities who had less stable employment, the outcome was much less favourable. Nearly 15 per cent of those with gaps in employment ran out of money for food. However, even among those who were employed all year at two or more jobs without gaps, nearly 17 per cent reported food shortages, only marginally fewer than those who did not work at all.

One might think that working full-year without gaps should offer protection against running out of money for food, even if it involves working at two or more jobs. This is true for all groups except women with disabilities. One possible explanation for this may be that when women with disabilities switch jobs, even when there is no time lag between them, they are more likely to experience a disruption in the flow of earnings, making them more vulnerable to cash flow problems.[13]

Another important factor may be the type of job held. People working in jobs with lower skill requirements or less responsibility are more likely to have less stable job patterns and experience food shortages. Table 5 shows the proportion of women and men with and without disabilities who held one job all year long, by skill level. Clearly, those in professional and high-level managerial jobs were more likely than semi-skilled and unskilled workers to have had a stable job throughout the year.

Table 4 | Percentage of women and men with and without disabilities who experienced food shortages
Aged 15 to 64, by work pattern, Canada, 1996

	Worked one job all year	Worked two jobs or more, no gaps	Worked with gaps	No jobs all year
Women with disabilities	9.9%	16.8%	14.9%	18.9%
Women without disabilities	3.6%	5.8%	7.9%	10.5%
Men with disabilities	8.0%	7.9%	13.6%	18.7%
Men without disabilities	3.2%	7.5%	6.0%	8.3%

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's National Population Health Survey, 1996/97.

There is also a link between job type and food shortages. As shown in Table 6, women with disabilities who worked as semi-skilled and unskilled workers were noticeably more likely to have experienced food shortages than women with disabilities working in jobs with higher skill requirements and more responsibility. For example, about five per cent of women with disabilities working as skilled workers experienced food shortages, compared to about 13 per cent of those in unskilled jobs.

Table 5 | Percentage of women and men with and without disabilities who had one job all year
Aged 15 to 64, by occupational type, Canada, 1996

	Professional high-level managers	Semi-professional mid-level managers	Skilled workers	Semi-skilled workers	Unskilled workers
Women with disabilities	83.2%	65.8%	70.7%	59.9%	66.2%
Women without disabilities	80.8%	79.1%	79.9%	70.4%	70.3%
Men with disabilities	74.6%	75.0%	69.4%	64.9%	62.4%
Men without disabilities	84.5%	83.1%	83.7%	73.8%	72.7%

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's National Population Health Survey, 1996/97.

Table 6 | Percentage of employed women and men with and without disabilities who reported food shortages
Aged 15 to 64, by occupational type, Canada, 1996

	Professional high-level managers	Semi-professional mid-level managers	Skilled workers	Semi-skilled workers	Unskilled workers
Women with disabilities	***	***	5.4%	18.5%	13.2%
Women without disabilities	2.6%	3.2%	3.9%	5.3%	6.0%
Men with disabilities	***	4.7%	11.4%	10.2%	11.1%
Men without disabilities	1.0%	2.2%	4.3%	5.9%	5.4%

****Unstable estimate due to small sample size.*
Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's National Population Health Survey, 1996/97.

Table 7 | Broad occupational distribution of employed women and men with and without disabilities
Aged 15 to 64, Canada, 1996

	Professional high-level managers	Semi-professional mid-level managers	Skilled workers	Semi-skilled workers	Unskilled workers
Women with disabilities	10.2%	25.6%	13.9%	24.1%	26.1%
Women without disabilities	11.9%	24.5%	13.6%	29.3%	20.8%
Men with disabilities	11.8%	19.9%	20.4%	23.6%	24.4%
Men without disabilities	13.0%	24.6%	20.2%	20.6%	21.6%

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's National Population Health Survey, 1996/97.

Table 8 | Occupational distribution of employed women and men with and without disabilities
Aged 15 to 64, Canada, 1996

	With disabilities		Without disabilities	
	Women	Men	Women	Men
professional / high-level managers	10.3%	11.8%	11.9%	13.0%
semi-professional / technical	14.4%	7.7%	13.1%	8.7%
middle management	8.6%	6.6%	8.6%	9.9%
supervisory / foremen / women	2.6%	5.6%	2.8%	6.0%
skilled / clerical / sales / service	11.8%	3.8%	12.2%	4.2%
skilled / crafts / trades	***	15.4%	***	14.6%
farm	***	3.6%	***	3.7%
semi-skilled / clerical / sales	17.7%	7.3%	24.0%	8.7%
semi-skilled / manual	6.4%	16.3%	5.3%	11.9%
unskilled / clerical / sales	18.2%	4.1%	13.1%	3.3%
unskilled / manual	7.2%	17.9%	6.9%	16.1%

****Unstable estimate due to small sample size.*
Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's National Population Health Survey, 1996/97.

While a similar pattern existed for women without disabilities and men with and without disabilities, it is more pronounced for women with disabilities.

Women with disabilities are also highly concentrated in semi-skilled and unskilled jobs, increasing their risk of low earnings and a lack of money for food. Half of employed women with disabilities were involved in this type of labour, which was also associated with less stable job patterns and a greater likelihood of running out of money to buy food.

The occupational distributions of women and men with and without disabilities are actually quite similar under this broad classification. Looking at the more detailed classification presented in Table 8, however, the gender differences are more clearly visible. Women are more highly concentrated in clerical, sales and service occupations, while men are more highly concentrated in crafts, trades and manual occupations.

There were slight differences based on disability status, however. For example, women with disabilities are slightly less likely to be professionals or high-level managers, semi-skilled clerical, sales, or service workers and slightly more likely to be unskilled clerical, sales and service workers than are women without disabilities.

Disability, job prospects and labour market stability

In addition to the instability that they might experience while employed, women with disabilities face many challenges simply getting a job. Some focus group participants noted that they had dropped out of the labour force because they were discouraged by their previous lack of success.

"I have been through unemployment. I have begged for a job. I once put on an application: "Please, I want a job. I'll do anything." I didn't even get a phone call on that one."

For many women (and men) with disabilities, the nature of their disability narrows their choice of job opportunities even further, due to physical or mental limitations. Layoffs often hurt persons with disabilities more than others because it can be very difficult to find another job that is compatible with their disability.

"I was working at a job that was geared to my disability, but I lost it due to cutbacks. Then I became a cashier. That nearly killed me and I had to quit. I haven't worked in almost a year. About six weeks ago, I finally gave up looking for a job that would fit my disability."

Despite being discouraged by the lack of success that they had had in the paid labour market, many women in our focus groups demonstrated tremendous courage and determination.

"I joined a "job club" and I was the only one with a disability and the only one who didn't get one single interview. I follow the ads in the paper. I take resumes into organizations where there are jobs that I think I can do. I fax in applications and resumes and follow-up with phone calls. I know that most of the time, they don't even read my resume. But I know that eventually, if I keep it up, I will get something."

Although these women are actively searching for a job, they must also rely on income support programs such as social assistance or the Ontario Disability Support Program. This creates quite a dilemma for them. As one woman stated:

"To get a job you have to prove to an employer that you can work. But to survive when you don't have a job, you have to convince the government that you can't work."

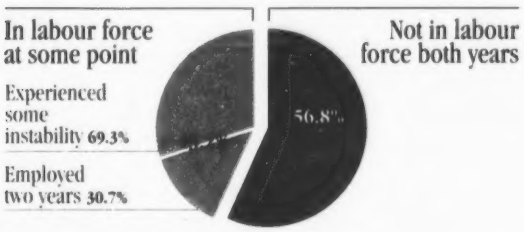
Another complication for persons with disabilities is the fact that some disabilities are cyclical in nature, and this can contribute to unstable work patterns for some people.[14]

"It's a vicious circle. If you get a job and become ill, you are left wondering: Will I get my disability pension back? When I'm sick, I can't do anything; but, in between, I'm fine. They assume that you will always be in the same condition."

Most income programs assume that disabilities are permanent and stable, even though some disabilities are cyclical in nature. This creates barriers to employment for some persons with disabilities.[15] Out of fear of not being able to go back on benefits, many women do the safest thing possible – they stay out of the labour market.

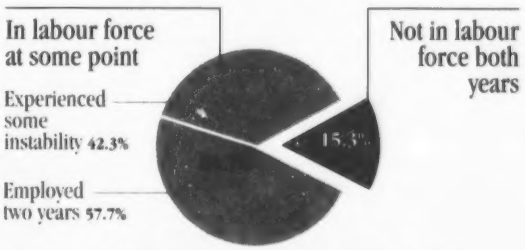
Compared to women without disabilities who were in the paid labour market at some point between 1993 and 1994, women with disabilities were more likely to have experienced instability either in the form of unemployment, periods of dropping out of the labour market, or a combination of the two. Among those who do find work, there is no guarantee of stability. More than half (56.8 percent) of women with a disability in both 1993 and 1994 remained officially "out of the

Figure 8a | Two-year labour force pattern of women with disabilities in both years
Aged 15 to 64, Canada, 1993 to 1994


In labour force at some point
Not in labour force both years
Experienced some instability 69.3%
Employed two years 30.7%
56.8%

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's Survey of Income and Labour Dynamics, 1993-94.

Figure 8b | Two-year labour force pattern of women with no disability in either year
Aged 15 to 64, Canada, 1993 to 1994


In labour force at some point
Not in labour force both years
Experienced some instability 42.3%
Employed two years 57.7%
15.3%

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's Survey of Income and Labour Dynamics, 1993-94.

paid labour force" throughout those two years. Among women without disabilities, less than one in five (15.3 per cent) were officially out of the paid labour force throughout that same period.[16]

Almost seven out of 10 women with disabilities who officially participated in the labour market at some point during 1993 or 1994 experienced some type of instability. Among women without disabilities, about two in five women experienced such disruptions in work; among men with disabilities, three out of five had such disruptions.

Women with disabilities more likely to have low earnings

Even when they are employed all year long, women with disabilities typically earn less than either women without disabilities or men with disabilities.[17] As shown in Table 9, 38 per cent of working-age women with disabilities who worked throughout 1994 had earnings of less than $15,640, placing them in the lowest earnings quintile for all earners. This compares to 29 per cent of women without disabilities also working a full year, 15 per cent of men with disabilities working a full year, and 11 per cent of

Table 9 | Quintile-based earnings distribution of women and men with and without disabilities employed full- or part-time throughout 1994
Aged 15 to 64, Canada, 1994

Earnings quintile	Women with disabilities	Women without disabilities	Men with disabilities	Men without disabilities	All
Less than $15,640	37.6%	29.4%	15.3%	10.8%	20.0%
$15,640 to $25,031	27.8%	25.5%	15.6%	13.3%	19.3%
$25,032 to $34,475	16.4%	21.6%	19.7%	20.2%	20.7%
$34,476 to $45,892	13.1%	13.9%	21.7%	26.0%	20.1%
$45,893 and above	5.1%	9.6%	27.7%	29.8%	19.9%

Note: Quintiles created by dividing all income earners into five equal categories.
Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's Survey of Labour and Income Dynamics, 1993-94.

men without disabilities working a full year.[18] Well over one-third of women with disabilities who were working a full year had earnings that were among the lowest 20 per cent of earners. In contrast, only one in 10 men without disabilities had earnings low enough to place them in this category.

Because of their labour force instability and lower earnings levels, women with disabilities may be more vulnerable to cash flow problems, which can, in turn, contribute to their greater likelihood of food shortages. They are also more likely than men to incur non-reimbursable costs related to their disability. In 1991, 38 per cent of women with disabilities reported having non-reimbursed household expenses related to their disabilities, compared to 32 per cent of their male counterparts.[19]

In order to be truly self-sufficient, both women and men with disabilities know that they need to earn a premium above what others earn in order to meet their extra costs for such things as medication, equipment, assistive devices, and so on. Many of these costs are at least partially covered by social assistance programs and other disability programs such as the Ontario Disability Support Program or the Canada Pension Plan Disability.

While men with disabilities also face difficulty finding employment that will pay enough to cover these extra costs and still provide a living, the much lower earnings of women place them in a more tenuous economic situation.

"They don't understand why you won't take minimum wage. When you get a job, you lose most or all of your benefits. They take away your drug card. You may have to use a large part of your salary just for medication to keep going."

"I have to work extra hours just to cover the extra costs of medication and transportation because of my disability. You may end up worse off than if you weren't working at all."

Withdrawing from the labour market is often the most rational choice

Many women in our focus groups noted that they were afraid to risk entering the paid labour market because they believed that they would be much worse off than before if they were unable to hold onto their job. They considered the cost of failure to be too high for themselves and their families. Usually, these women weighed their desire to work and the cost of failure against their chances of obtaining stable employment that would provide them with a sufficient income. For many, this income also needed to cover extra costs such as medication, assistive devices and repairs to assistive devices. Many participants indicated that they felt it was "safer" to remain on some form of income support that would provide them with a low but stable income rather than risk taking a job which they might lose.

"I do volunteer work several days a week. I wish I could have a salary, but instead I rely on CPP and can only earn so much or they will cut me off. I'm a single mom with three kids. It's OK for me to risk losing my income, but it's

Table 10 | Percentage of women and men with and without disabilities who stayed above the poverty line for two years
Aged 15 to 64, by labour force status, Canada, 1993 and 1994

	Disabilities in both years		No disability in either year	
	Women	Men	Women	Men
Employed both years	81.3%	80.9%	92.9%	91.0%
Not in labour force both years	46.2%	53.4%	69.8%	64.2%
Employed or unemployed both years	***	73.4%	78.3%	78.2%
Periods in and out of labour force	54.7%	62.6%	69.8%	74.5%

****Unstable estimate due to small sample size.*
Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's Survey of Labour and Income Dynamics, 1993-94.

not just me that I have to worry about. I can't put my kids at risk like that. I'm trapped. What I have is poverty, but it is stable poverty."

According to the women in our focus groups, their past experiences and the experiences of friends with disabilities have led them to doubt the likelihood of long-term labour force success and to worry about the dangers of not succeeding. For many women with disabilities, remaining on income support or replacement programs is a rational response to the reality of their situation.

"A friend of mine got a contract with the provincial government. When it ended she couldn't get any other work. She spent two years fighting to get full benefits back."

Women in our focus groups expressed particularly strong concerns about putting their children at risk by taking a job. In 1994, more than three-quarters (77 per cent) of female lone parents over age 25 with disabilities[20] reported government transfers as their major source of family income. In contrast, less than one-third (29 per cent) of lone-parent mothers without disabilities over age 25 reported government transfers as their major source of family income.[21]

Disability and poverty

Men with disabilities face many of the same barriers as women; however, for women, the barriers are often more pronounced and the negative outcomes more severe. For example, although the same proportion of women and men with disabilities who were employed throughout 1993 and 1994[22] (81 per cent) were above the poverty line, this figure dropped dramatically for those who were out of the labour force for both years – 53 per cent of the men with disabilities were above the poverty line; for women, the figure was 46 per cent.

The potential gains are low for those who venture into the labour market but then experience some instability. Among women with disabilities who were out of the labour market at some point over two years, just over half (55 per cent) managed to stay above the poverty line. Among their male counterparts, about three out of every five (63 per cent) managed this.

Part B: Disability, daily life and the labour market

"I wake up every morning with a book of tickets; those tickets represent the energy that I have available to expend that day. Once the tickets are used up, I haven't any more energy. Living with a disability takes up more tickets than living without."

Not only does having a disability cost more money, it requires more energy. However, women and men often have different attitudes towards dealing with this. As well, women and men often have different options available to them.

The fatiguing nature of disability

In all of our focus groups, women and men stressed the fatiguing nature of many disabilities and the difficulty they faced performing routine daily tasks. Depending on the nature of their disability, such tasks may require significant amounts of time or may simply be beyond their capability.

As an example, for one female student in our focus groups, just entering the "fully accessible" university library required significant time and energy. First, she needed to find someone to alert a staff member to her presence. Then she needed to press a series of buzzers to open several doors, beginning at the back of the building in a dimly lit corridor. Library staff were not available for the full duration of library hours, meaning she had less time to work in the library and less energy to work with when she finally got there than her non-disabled counterparts.

Many focus group participants – women and men alike – also cited the lack of accessible washrooms as a major problem. Having to use a washroom in another building or several floors below one's workstation was a common occurrence.

Another major problem identified was transportation. Having to plan one's schedule and book a ride with para transit services at least 24 hours in advance does not permit the flexibility that many working people need. When meetings run late or unexpected workplace emergencies require working late on the spur of the moment, persons with disabilities are at a disadvantage.

Even when a person's work schedule is planned in advance, para transit schedules vary. Often, transportation must be booked for a much earlier time than necessary because service can be very slow or unexpectedly fast. With no control over the speed of the service and no way to accurately predict it, many persons with disabilities are often forced to arrive at their destination much earlier than necessary. This, too, takes more time and energy than that demanded of persons without disabilities.

Typically, the demand for accessible transportation services far outstrips supply. In Ottawa-Carleton, for example, Para Transpo could not serve 40,000 of the one-way trip requests it received in 1997.[23]

Child care

Women with disabilities who have children face an added dimension in getting to work – getting the children to child care. For women with disabilities, the need for affordable and convenient child care is

as great, if not greater, than for women without disabilities. In our focus groups, women with young children mentioned that affordability and ease of access to child care would improve their employability.

"It would help a lot if an employer had a day care on the premises."

Across the province, women talked about problems in co-ordinating transportation with child care demands. In some areas, mothers needed to book two buses – one to take her and her children to child care and another to take her to work – with up to an hour of waiting time in between.

In the past in some areas, mothers were only allowed one passenger without a disability, leaving those who had two or more non-disabled children without transportation. As well, the number of trips permitted during a one-day period is often limited.[24] Many accessible transit services now try to use a single bus to accommodate mothers dropping children off at child care if the site is on the way to work. Despite these improvements, however, there are still problems.

"I can't use Wheel Trans to take my son to day care because the day care hours are so inflexible that it just wouldn't work with my schedule."

Inaccessible child care sites can further complicate this situation, particularly for lone parents with disabilities who have no one else with whom they can share the task. As well, having a lower income narrows the choice of child care facilities. Some women found that relatives and friends provided the least exhausting and most affordable arrangement.

Many of the women in our focus groups commented that being employed while their children were very young would have been impossible for them. As shown in Table 11, female lone parents with disabilities and children under age 6 were the least likely of all groups to have held one job all year.[25] Just over one-quarter of these women held a job throughout the year, compared to over one-third of female lone parents without disabilities whose youngest child was under six.

Generally, women are more likely to have stable employment as their children grow older, enter school, and child care requirements are reduced. But this trend is less likely to apply to women with disabilities. In particular, female lone parents don't increase their rate of stable job holding until their children reach age 12.

Table 11 | Percentage of women and men with and without disabilities who worked at one job all year, full- or part-time
Aged 15 to 64, by selected living arrangements, Canada, 1996

	Children under 6	Children 6 to 11	Children 12 and older
Men with partners			
With disability	58.2%	64.5%	50.0%
Without disability	81.0%	82.4%	84.4%
Women with partners			
With disability	40.0%	56.3%	38.9%
Without disability	52.5%	64.6%	68.0%
Female lone parent			
With disability	27.7%	28.3%	37.9%
Without disability	37.2%	59.0%	66.2%

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's National Population Health Survey, 1996/97.

Family responsibilities are a major concern

While the data seem to suggest that having young children affects the chances of women and men with disabilities finding stable employment to the same degree, a closer look at some of the reasons men and women give for not being employed in the paid labour force suggests that this is not really the case. Men with disabilities, regardless of the age of their children, were extremely unlikely to cite family responsibilities as their reason for not working.[26] Men were more likely to cite the disability itself, early retirement or a labour dispute as the reason they were not employed.

Among women, there is a more direct link between labour force patterns and having young children. The majority of women with and without disabilities who have children under age 6 and who live with partners list family responsibilities as the reason they are not working for pay. Women with disabilities who have children under age 6 and who live with partners cite family responsibilities as the reason for being out of the paid labour force just over half the time. Among women without disabilities who had partners and children under 6, family responsibilities were cited 89 per cent of the time.

When the youngest child is aged 12 or older, family responsibilities become less likely to be among the reasons women cite for not working for pay. Among women without disabilities who had a partner and whose youngest child was aged 12 to 24, 57 per cent cited family as their reason for not having a job.

Among women with disabilities who have a partner and whose youngest child was aged 12 to 24, 26 per cent cite family as the reason for not working for pay. Disability and illness are more important in keeping this group out of the paid labour force. In addition, women with disabilities experience the demands of family responsibilities and child care along with their disability. The often fatiguing nature of disability, coupled with child care, can result in women with disabilities being even less likely than women without disabilities to work for pay while their children are very young.

Stress

Another indicator of the extra energy used up by women with disabilities is the level

Table 12 Average score for chronic stress,* women and men with and without disabilities
Aged 15 to 64, by selected living arrangements, Canada, 1994

	Women		Men	
	With disabilities	Without disabilities	With disabilities	Without disabilities
Unattached individual	4.68	3.18	4.36	3.37
Living with spouse or partner, no children	3.52	2.60	3.27	2.50
Living with spouse or partner and children under age 25	4.28	3.07	3.48	2.69
Lone parent of children under age 25	6.33	4.65	3.38	3.50
Living in family, aged 15 to 24	4.42	3.23	4.28	3.31

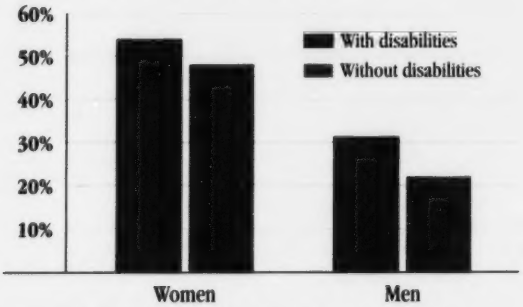
** This index is an adjusted measure of the level of overall stress experienced in everyday life. Stressors include activity overload, financial difficulties, problems in relationships in day-to-day encounters, with children, spouse, etc. The measure is adjusted as if all items are relevant to all persons.*
Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's National Population Health Survey, 1994/95

of stress in their lives. The measures of chronic stress contained in Table 12 clearly indicate that female lone parents with disabilities have the highest level of stress of any adult group.[27] Female lone parents with disabilities face tremendous barriers in all aspects of their lives. As well, women with disabilities in general have higher overall stress levels than any of the other groups, regardless of living arrangements.

Gender and household tasks

Persons with disabilities often must spend more time and energy at home than others do simply performing the required activities of everyday living. For example, men and women with disabilities both report spending more time doing basic housekeeping tasks than do their non-disabled counterparts. As shown in Figure 9, 54 per cent of women with disabilities reported performing 15 or more hours of housework each week, compared to 48 per cent of their non-disabled counterparts. Among men with disabilities, 31 per cent reported doing 15 or more hours of housework a week, compared to 22 per cent of their non-disabled counterparts.

Figure 9 | Percentage of women and men with and without disabilities who perform 15 or more hours per week of housework
Aged 15 to 64, Canada, 1995



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's General Social Survey, Cycle 10, 1995.

Lone parents of children under 25 spend the most time performing household tasks. As shown in Table 13, men with disabilities were more likely to spend 15 or more hours a week on domestic labour than were their non-disabled counterparts within each type of living arrangement, but they were less likely to do this than women without disabilities and even less likely than women with disabilities.

Women with disabilities are clearly more likely than any other group to spend more time on unpaid household tasks, regardless of their living arrangements, leaving them with less time and energy to pursue paid employment. Those who try to do both increase their risk of becoming ill, which may result in their needing time off work or even losing their job entirely. The impact of this extra burden was echoed throughout our focus groups.

"I get exhausted working and doing things around the house. Then I am more likely to get really sick again."

"I do all my own housework, but it takes me 10 times longer than it did before I was in a wheelchair."

While women and men with disabilities in our focus groups both acknowledged the impact of household tasks on their time and energy, they often displayed different attitudes toward coping with them. Generally, men displayed a very practical attitude.

"For a person with a physical disability like mine, the best use of my time is not housework. I'm better off having an able-bodied person do that while I use my intellect – that's my strength."

Table 13 | Percentage of women and men with and without disabilities who perform 15 or more hours per week of housework
Aged 15 to 64, by selected living arrangements, Canada, 1995

	Living alone	Living with spouse only	Living with spouse and children under 25	Lone parent of children under 25
Women with disabilities	31.0%	59.8%	69.8%	78.7%
Women without disabilities	23.3%	45.8%	67.0%	58.9%
Men with disabilities	***	30.9%	34.1%	***
Men without disabilities	18.4%	24.9%	27.5%	52.9%

*** *Estimate unstable due to small sample size*
Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's General Social Survey, Cycle 10, 1995.

"Even if you could manage to do housework by yourself, it would take considerably more time – it's a time-saving device to be assisted."

Women, on the other hand, often felt guilty for not being able to perform housework. Others seemed to accept that they were responsible for doing housework, even if they were employed.

"Some days I have difficulty doing the housework, but I force myself to do it. I am too proud to ask for help and partly feel ashamed of admitting I need help."

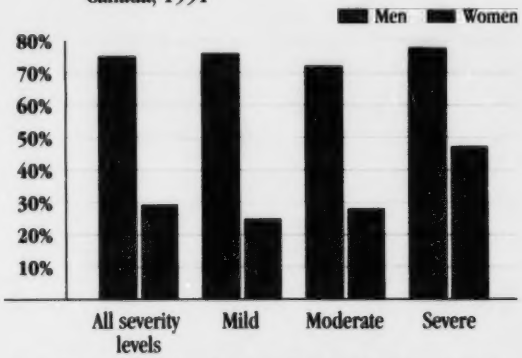
"I used to get up really early and go to bed late at night. I did all the housework myself, had three part-time jobs, and sewed on the side. But now, with my husband (who also has a disability), I have to have assistance. I couldn't work otherwise."

Participants in all the focus groups recounted stories of being turned down or having services cut back by provincially funded home care services that provide assistance with certain household tasks. When this happens, women may be less likely than men to appeal, since they often tend to feel guilty about not being able to do the work in the first place. Our focus group responses suggest that when these services are reduced, women may be more likely than men to try to shoulder the load alone.

Who gets help with housework?

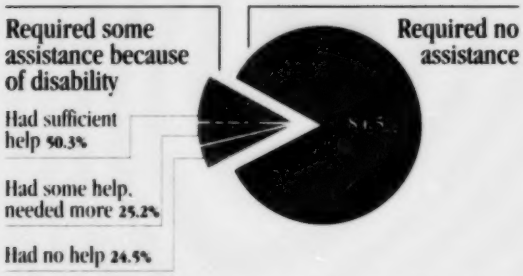
In 1991, women with disabilities were less likely than their male counterparts to have received assistance with various household chores.[28] As shown in Figure 10, three-quarters of men with disabilities had help preparing meals, while less than three in 10 women had such help.

Figure 10 | Percentage of women and men with disabilities who received assistance preparing meals
Aged 15 to 64, by severity of disability, Canada, 1991



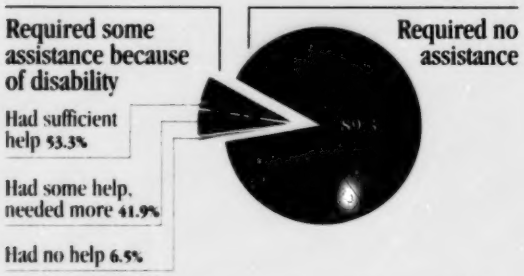
Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's Health and Activity Limitation Survey, 1991.

Figure 11a Meal preparation arrangements of women with disabilities
Aged 15 to 64, Canada, 1991


Required some assistance because of disability
Required no assistance
Had sufficient help 50.3%
Had some help, needed more 25.2%
Had no help 24.5%

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's Health and Activity Limitation Survey, 1991.

Figure 11b Meal preparation arrangements of men with disabilities
Aged 15 to 64, Canada, 1991


Required some assistance because of disability
Required no assistance
Had sufficient help 53.3%
Had some help, needed more 41.9%
Had no help 6.5%

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's Health and Activity Limitation Survey, 1991.

More than 70 per cent of men with disabilities receive help preparing meals, regardless of the severity of their disability. In comparison, only one-quarter of women with mild disabilities receive such help. Even among women with a severe disability, less than 50 per cent receive help preparing meals.

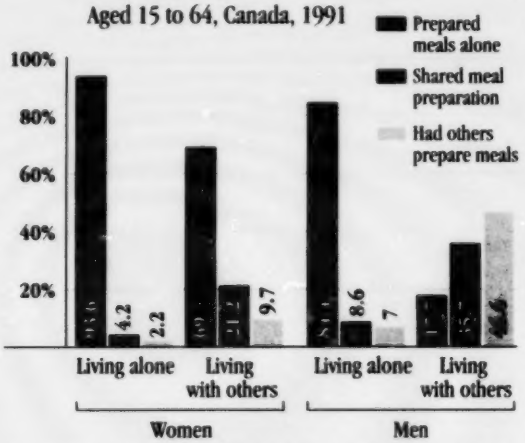
This does not mean that women do not need help. Women with disabilities were more likely than their male counterparts to report that they required assistance with meal preparation due to their disability. But only about half of these women had sufficient help, one-quarter had only a portion of the help they needed, and a final quarter had no help at all.

Among men with disabilities who required assistance with meal preparation, just over half had sufficient help, about two in five had only a portion of the help they needed, and less than one in 10 had no help at all.

How do living arrangements affect household tasks?

Living arrangements are important in determining whether women and men with disabilities receive help with daily household tasks such as meal preparation. The majority of both women and men

Figure 12 Meal preparation and living arrangements of women and men with disabilities
Aged 15 to 64, Canada, 1991



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's Health and Activity Limitation Survey, 1991.

with disabilities who live alone prepare their meals without help. However, the majority is larger for women than for men. Among those with disabilities who lived alone, men were more likely than women to have had partial help preparing meals. Nine per cent of men had partial help preparing meals, compared to 4 per cent of women. In addition, 7 per cent of men had meals prepared for them, compared to 2 per cent of women.

Although living with others provided a greater opportunity for women with disabilities to share meal preparation and to have others prepare all the meals, more than two-thirds of women with disabilities living with others still performed their meal preparation alone. Men with disabilities, on the other hand, were far more likely to benefit from living with others. While 84 per cent of men living alone prepared their own meals, only 18 per cent of those living with others did so.[29]

Women with disabilities from various ethno-racial backgrounds had a dual-sided view of this subject. Some felt that their cultural traditions increased their workload, since they were often required to perform household tasks for other family members.

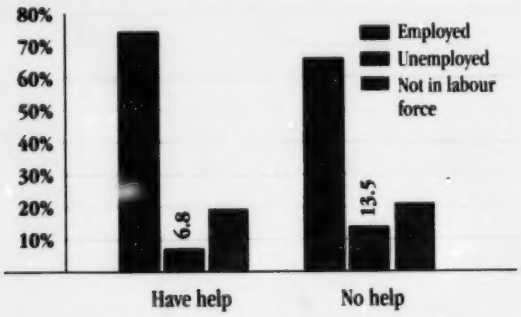
"I have to do all of the housework, even selecting my husband's clothes. That's the way his mother trained him."

In other cases, family members living together were able to pool their abilities to accomplish what needed to be done.[30]

"When I lived with my sister, my niece and my daughter, they used to help me with toileting or whatever I needed. I never washed dishes because I couldn't reach the counter, but I used to chop the salad and peel carrots. They helped me and I helped them."

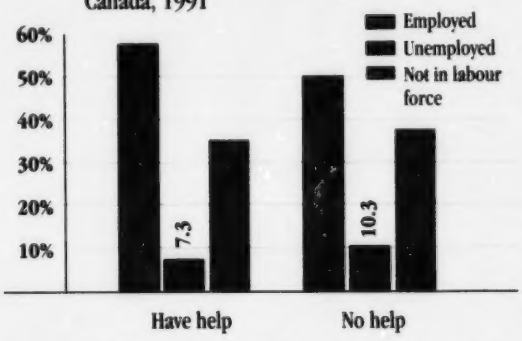
In addition to the possibility of help with household tasks, the women in most of our focus groups mentioned that the real value in having other adults in the household was more widespread. In some instances, family members provided transportation that was vital to their working or looking for work.

Figure 13a Percentage of men with mild disabilities, with and without meal preparation assistance
Aged 15 to 64, by labour force status, Canada, 1991



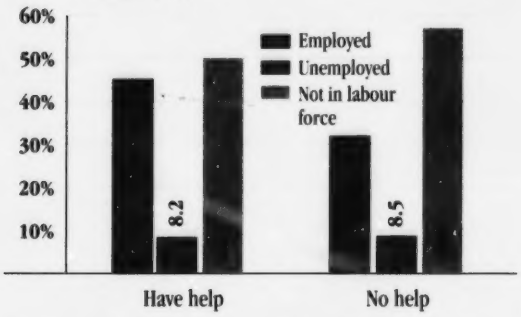
Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's Health and Activity Limitation Survey, 1991.

Figure 13b Percentage of women with mild disabilities, with and without meal preparation assistance
Aged 15 to 64, by labour force status, Canada, 1991



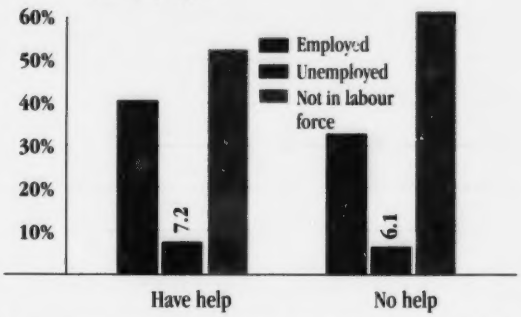
Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's Health and Activity Limitation Survey, 1991.

Figure 14a Percentage of men with moderate disabilities, with and without meal preparation assistance
Aged 15 to 64, by labour force status, Canada, 1991



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's Health and Activity Limitation Survey, 1991.

Figure 14b Percentage of women with moderate disabilities, with and without meal preparation assistance
Aged 15 to 64, by labour force status, Canada, 1991



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's Health and Activity Limitation Survey, 1991.

"If we didn't have my father driving us to work, neither my husband nor I would be working."

Women in every group talked about the importance of self-esteem. Those who had support from a spouse, parent, sibling or support group noted that this boosted their self-confidence and made a difference in their ability to get and keep a job.

"You feel more confident when you have others in the home because you have someone you can depend on."

"Women with disabilities have lots of problems with self-esteem. This makes it difficult to find a job and hard to speak well about yourself during an interview. If you have someone supportive at home, you are much more confident."

Some women noted that the focus group session itself made them feel better about themselves, highlighting the need for women with disabilities to have access to discussions and support groups where they might have the opportunity to meet other people, share their experiences and boost their self-confidence. Such groups are also important for sharing information regarding available programs and supports. Many of our participants noted that they often find out about programs and supports by accident.

"You have to move to where the services are and find out what you have available. You have to share knowledge about resources, even in groups just like this. The networking really helps. You have to get the word out."

The exchange of helpful information can often be more problematic for visible minority women with disabilities and for those whose first language is not English. In our focus group of Franco-Ontario women, language was not identified as significant a problem as it often is for French-speaking women with disabilities in other locations. This is likely because these women were living in a predominantly French-speaking community and a non-urban area. There were few formal

supports and services available to these women in any language. For this group, most of the supports and services they received were informal. They relied mostly upon relatives, friends, and helpful neighbours for their supports.

"It's very common for Francophones who become disabled to find themselves learning how to cope with a disability and learning a new language all at the same time. They often find that they have an easier time finding out what is available and accessing supports and services if they can speak English."[31]

For some visible minority women with disabilities, both linguistic and cultural differences can act as a barrier to information about the services that might be available.[32]

Does household assistance help women find a job?

For women and men with mild and moderate disabilities, help with household tasks increases their chances of finding a job, as the figures show.[33]

"I've been working full-time for the last 20 years. Because of my disability, I qualified for paid assistance with housework. In addition to having a husband who does a lot of work, I have someone else who comes in and helps. The reason I have the ability to work is that we have the time and energy. For those with disabilities, fatigue is often a problem. Often you don't have time for a job if you're doing all your own housework as well."

"When I decided to go back to school, they said that if I could do that, I could do housework. I lost my homecare."

Women and men in our focus groups said they had encountered difficulties in getting help with household tasks. However, men often seemed to have more options available to them to cope with the problems.

"If you've got the money it's better to hire your own help. I don't need the red tape and rules that go with homecare."

In some instances, they reported that the most effective way to cope was to modify their living spaces.

"I do get assistance with housework, but if I had more modified living quarters, that would alleviate the services that I do get – I could do more of the work on my own. I need better housing."

SECTION 3

Social attitudes

Focus group participants in all groups mentioned negative social attitudes and lack of public awareness as two of the top three barriers that they faced when trying to enter or stay in the paid labour market. The problem begins with a lack of awareness about disabilities and disability issues. One factor that was brought up repeatedly was the negative impact of highly visible disabilities. Some participants noted that people often have a fear of being around persons with highly visible disabilities.

"People just don't want to look at us. They don't want us around as reminders that this could be them at some point in the future."

As well, some highly visible disabilities can mask the true potential and capabilities of persons with disabilities. As a result, negative judgements are placed upon individuals because their speech or appearance is not "normal."

"People think I'm drunk because of the way my eyes look."

"People look at my disability and they hear my speech. I can't leave those things in the waiting room when I go for an interview. Whenever I have actually got a job, I always had positive feedback. But they were all short-term jobs. Attitude is my biggest barrier."

Women with learning disabilities commented that they were typically treated like children and not given credit when they had performed well on the job because attitudes in their workplace were such that no one believed that they could have actually done the job on their own.

"When people asked: "Did you do that? Who helped you?" It really hurt. You wonder if you should tell anyone that you have a learning disability. If they know, they might be able to give you the supports on the job. But if you do tell them, they never take your abilities seriously again."

Women with developmental disabilities face enormous attitudinal barriers. They also feel that they are "treated like children" or aren't "trusted." However, when given the opportunity and the right job, these women are quite capable of working in the paid labour market and living independently.

"I used to work in a sheltered workshop. I never thought I would ever have a real job. Then I began what was supposed to be a two-month contract. But they renewed and renewed – it's nine years later and I'm still employed."

Those who don't have a visible disability also experience negative attitudes.

"I don't always look "blind." Sometimes I don't use my cane. But that doesn't mean that I don't require accommodations."

When it came to matters involving the labour market and social services, many of the focus group participants voiced the belief that while social attitudes toward persons with disabilities improved over the 1980s, they have deteriorated over the course of the 1990s.

"It breaks my heart that society has devolved into a very hateful society. I'm concerned about the future for all of us."

"When employment gets tight, prejudices surface."

Women in our focus groups also noted that public attitudes and their own situation had an impact on their self-esteem. This can often lead to low self-esteem, lack of confidence and poor performance in job interviews.

"I had to fight to get homecare to come in twice a week to help me have a bath. Do you know what it's like going for a job interview a few days after your last bath?"

While both women and men with disabilities face these attitudinal barriers, women also fight gender bias. Although women with disabilities have a high degree of financial responsibility within their households, they report that employers often still believe that they are being taken care of by someone else and don't really need to work for pay.

"People say to me: Your husband works. You don't need to. You're just taking a job away from someone else."

Sexism interacts with disability in other ways. One woman who required a special seat to sit in her wheelchair had her request to a local service club turned down because "they said that they only provide assistance to men."

Visible minority women with disabilities often feel that they have an additional mark against them. Several in our focus groups mentioned that they felt racial discrimination compounded the challenges of being female and having a disability. However, they were reluctant to attribute past negative experiences solely to racial discrimination. Some felt that they had so many factors working against them that they couldn't be sure how much of their situation could be attributed to their race.

"Is it because of my language, my race, my disability, or because I'm a woman? Why am I not being hired?"

One of the most illustrative examples of the complex interplay of attitudes toward race, disability, and gender can be found in ERDCO's 1996 study, entitled *Including Us... Ethno Racial People with Disabilities speak out on issues of race and disability*:

"One woman's horrifying story illustrates the multiple oppressions which women are often subjected to. As a Muslim woman, she adhered to certain norms of modesty and covered her hair. Some of her female co-workers wanted to see her without her hijab (head covering) and she showed them a picture of herself which she carried in her purse. Her co-workers later took the picture out of her bag and photocopied it on top a likeness of a naked woman. They wrote "I love sex" on the picture and stuck it on the back of her wheelchair. The woman spent part of the day moving about in a public space and no one warned her of its existence. It was only when she was going home that someone told her about the picture."

"I felt humiliated. They tormented me as a minority woman, they violated my religious beliefs and they mocked my disability. Through this single obscene act they managed to attack me on several levels."[34]

Finally, focus group participants called for more public education regarding disability. By increasing awareness and understanding of disability, it is hoped that other, more tangible, barriers might fall. Attitudes and awareness were mentioned in almost every focus group as an area needing improvement:

"Attitude is the biggest barrier. People have to be retrained to know that we have grown with the times and that we can do things."

"Just to show you what we're up against, a dear friend of mine who is blind went to a restaurant with a group of people, and the maitre d' asked: 'Smoking section or non-smoking section?' She answered: 'Non-smoking please.' He then asked: 'What about the (guide) dog?' She answered: 'Oh, I guess you could put him in the smoking section!' "

CONCLUSION

For women with disabilities, barriers to employment can take on unique characteristics as they interact with daily life. Among these are factors such as their greater tendency to live alone or as a lone parent; their surprisingly high degree of financial responsibility; their more limited opportunities for stable and high-paying jobs; much more limited opportunities for assistance with household tasks; and prevailing social attitudes toward disability and women.

From the material contained in this report, it is possible to recommend a number of broad strategies that should be kept in mind as programs and policies are being remodeled in light of *In Unison*. While these strategies address some of the barriers that are critical for women with disabilities, they represent a positive approach for men as well. They include:

Delinking income programs from disability-related supports and services:

Disability-related supports and services must be delinked from income support/ replacement programs in order to make the supports required by persons with disabilities available to those who could not afford to enter the paid labour market otherwise. This is also specifically proposed by *In Unison*. The importance of this strategy, however, cannot be stressed enough. As long as women with disabilities are required to pay for their own supports when they leave the relative safety of an income program, the reality of their lives will create a huge barrier to labour force participation. Because of their greater likelihood of living alone or as a lone parent with almost total financial responsibility for themselves and their children, as well as their much lower likelihood of earning a high wage if they were to find a job, women with disabilities are often those most adversely affected by the present system of linked disability-related supports and income programs.

In addition, supports must be adequate to meet the real life needs of women and men with disabilities. Many of the focus group participants noted that even for those on some type of income support program, supports are not adequately provided.

"I couldn't actually sit in the chair for any length of time without a special type of seat which cost $2,000. Welfare wouldn't pay for it, so I had to raise it myself by organizing a garage sale and asking people for donations."

Creating a stable environment in which persons can move between paid employment and income support programs with ease:

Policies and programs in the area of income support/replacement must create a "safe" environment for persons with disabilities in order to allow them to move easily from income programs into the labour market and back again without any disruption in cash flow. When they are the sole income provider so much of the time, women with disabilities need to know that their families will not go hungry should they lose their job and need to re-apply for benefits.

It is important as well not to limit trial periods in the labour market to relatively short periods of time. Changes in the state of cyclical and degenerative disabilities do not always occur within a short period of time.[35] As well, labour market instability for persons with disabilities might be tied to more global economic factors that bring about change only very slowly. The labour market instability experienced by persons with disabilities – particularly women – coupled with the cyclical nature of some disabilities must be recognized and provided for by income programs in order to reduce the risk involved in leaving the "stable poverty" of an income program. Given the level of fear expressed in all the focus groups conducted for this project, it may be very difficult to instill a sense of trust in persons with disabilities in this regard.

"With the changes in Ontario, no one wants to risk going back to the workforce. Some might like a contract job or part-time job so they can work according to their health, but the government and private insurance companies encourage their beneficiaries not to try to find work."

Improving opportunities for better-paying jobs:

There is a need for policies and programs that help women with disabilities compete more successfully for the kinds of jobs that could provide the relative stability and income level required to survive with a

Table 14 | Percentage of women and men with and without disabilities who are university graduates by age group, Canada, 1996

	Women		Men	
	With disabilities	Without disabilities	With disabilities	Without disabilities
Aged 25 to 34	15.7%	22.2%	11.8%	20.0%
Aged 35 to 44	14.4%	17.3%	15.9%	22.8%
Aged 45 to 54	13.4%	18.8%	13.1%	22.7%
Aged 55 to 64	9.8%	14.4%	6.9%	20.6%

Note: Individuals aged 15 to 24 are not included since many are still pursuing their education.
Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's National Population Health Survey, 1996/97.

disability in the paid labour market. Previous research has shown that increasing the education level of women with disabilities can greatly improve their labour market position.[36] It is encouraging that levels of educational attainment among young women with disabilities are improving. Table 14 shows that 16 per cent of women with disabilities aged 25 to 34 are university graduates, compared to 10 per cent of those aged 55 to 64. Equally encouraging is that more young women aged 15 to 24 with disabilities are continuing their education. Almost two-thirds of women with and without disabilities in this age group are students.

While there have been many advances in making the educational system more accessible to students with disabilities, there is still need for improvement.[37]

As well, we need to know more about which training programs are effective for persons with disabilities and which are not. Our focus group participants had a wide variety of experiences with training programs and quite a range of successes and failures. Detailed survey data on training for persons with disabilities has been lacking. We need to know answers to the following questions: What type of training is most effective? What duration of training is most effective? Who is best to deliver the training and where? What problems are encountered? What positive aspects are experienced? And, what supports at the training stage can make a difference? Our focus group research certainly indicated that the provision of disability-related supports (in particular, specialized equipment) at the training stage can have a very positive impact on future job prospects. As well, a positive attitude toward persons with disabilities on the part of the people involved in the education and training system is of paramount importance in the success of education and training programs.

"Vocational rehab helped me with equipment when I went back to college and then university. When I tell my rehab worker that I'm working now, she'll celebrate with me."

Women with disabilities need access to good jobs. This means breaking down some of the stereotypes about the abilities of persons with disabilities and the proper role for women. It also means improving accessibility on the job and to and from the job. A number of women commented on the importance of being able to obtain government assistance for a prospective employer who is willing to offer jobs to persons with disabilities but cannot afford some of the equipment or assistive devices that would be required.

"I need somebody to help me on and off with my coat and pack up stuff to take my work home, and my employer bought a special desk and voice-input for my computer. But sometimes you don't get the job because you cost too much money."

Extending the definition of employment supports and accommodations to the domestic sphere:

While there is an obvious need for supports and accommodations for persons with disabilities at the job site (i.e., accessible entrance and washroom, accessible workstation and equipment, etc.), what happens at home is just as important. For

many persons with disabilities, household tasks often require more time and effort – leaving less time and energy for work, sleep and health care. In an effort to perform all these necessary functions and still find time to work, many persons with disabilities rob themselves of sleep and health care, which often results in a worsening health condition and more severe disability. While this affects both women and men with disabilities, men seem to have more options available to secure assistance with these tasks. Women with disabilities spend more time on domestic tasks and have higher levels of stress than any other group.

Most employment-related policies and programs, however, are predicated on the assumption that if an individual is fit for the workplace, she should be capable of performing these household tasks without help. However, supports at home are just as necessary as supports on the job for ensuring that persons with disabilities have the time and energy to work. Programs and policies must extend the definition of employment supports to include the domestic sphere.

Closely related to domestic tasks is the issue of child care options. Women with disabilities who have young children often face unique barriers in obtaining child care. While improved child care options would increase the employability of any woman in our society, it would have an even more profound affect on the employability of women with disabilities. For women with disabilities, child care options are often more limited by the lack of accessible child care sites, and inadequate transportation between home, child care sites and work. This is further complicated by the much lower levels of earnings obtained by working women with disabilities. Child care options such as having a caregiver come to the home to care for children can avoid much of the accessibility and transportation barriers for mothers with disabilities; however, these options are often much more costly. Given the relatively low earnings potential that women with disabilities face in the labour market, these more costly child care options are often beyond their financial reach.

Forums for information exchange and support groups provide a valuable resource for women with disabilities trying to enter the labour market:

Our focus group participants often note the difficulty they encountered in finding information about opportunities for training, the availability of various employment-related programs, and job opportunities. Having a forum for discussion of these opportunities and the exchange of information was considered to be a valuable resource. As well, it was clear that getting together with other women with disabilities could provide valuable human support. All the focus group participants noted that human support was an important element in helping to build their self-esteem, and that self-esteem was important in obtaining and keeping a job. Some credited their families and friends with providing this support. Others, however, did not have this support at home; for many of these individuals, support groups and forums for information exchange with other women with disabilities could provide a valuable service aimed at gaining and keeping employment.

Social attitudes:

The overwhelming message within each of our focus groups was that women with disabilities desperately want to work for pay to improve both their economic welfare and their self-esteem. They also strongly expressed their desire to contribute to society by holding a job. Yet they also expressed the view that negative attitudes toward persons with disabilities severely limited their opportunities. These negative attitudes, coupled with gender bias (and racial bias for ethno-racial women with disabilities), present a powerful negative influence on the employment opportunities for women with disabilities.

Worsening economic situations seem to increase negative attitudes toward persons with disabilities. Both women and men with disabilities cited this as one of the most powerful barriers to employment. Many believe that if attitudes would change, many of the other barriers would appear to be more evident and efforts would be made to eliminate them. Strategies that seek to better inform the public about disability (and more precisely, about the abilities of persons with disabilities) and that attempt to improve attitudes toward persons with disabilities might also have a positive impact on the employability of persons with disabilities.

The women and men in our focus groups expressed a strong desire to contribute to society through paid work. For those who had been unable to obtain paid employment, volunteer work was commonly regarded as one way in which they could make a contribution, and these unpaid workers displayed remarkable skills and determination. It is clear that all of our workplaces in the paid economy would benefit greatly by the addition of this richness of skills, determination, and a diversity of ideas.

Appendix A: The dynamics of disability

According to evidence from the longitudinal Labour Market Activity Survey of 1989 and 1990, about 44 per cent of individuals who had a disability in 1989 did not have a disability the next year. In fact, evidence points to cyclical disabilities which contribute to this high turnover rate.

Similar turnover rates are found in the more recent longitudinal Survey of Labour and Income Dynamics (SLID). Following individuals over a two-year period (1993 and 1994), roughly 70 per cent of both women and men of working age (69.8 per cent of men and 70.8 per cent of women) did not have a disability in either year. However, for the other 30 per cent, there was some experience with or uncertainty over disability during that two-year period.

An exiting from the state of disability was experienced by 2.3 per cent of the men and 3.2 per cent of the women between 1993 and 1994. Similarly, 2 per cent of the men and 2.4 per cent of the women entered a state of disability during that same period. A fairly large number of individuals were uncertain about whether their condition was considered a disability or not (20.2 per cent of the men and 18.2 per cent of the women), suggesting that disability does not always strike as a result of a single definite illness or event.

A stable core of 5.6 per cent of the men and 5.4 per cent of the women, however, remained in a state of disability for the two-year period.

Using the first two years of SLID data, disability status during this two-year period can be reclassified into three main categories: (1) those with a disability in both years (5.5 per cent of all working-age persons); (2) those with a confirmed disability in one year (either no disability or uncertain in the other year) (6.9 per cent of all working-age persons); and (3) those with no confirmed disability in either year (including also those with no disability in one year and uncertain status in the other) (87.6 per cent of the working-age population.

Primary data sources

Census

The Census, conducted every five years by Statistics Canada, provides national coverage of the entire Canadian population. It contains basic demographic information on the entire Canadian population. Additional information is collected in the "Census Long Form," which is distributed to one in five Canadian households. Additional data are collected from this 20 per cent sample of the population including the existence of activity limitations (disability) and socio-economic information. With its large sample size, the Census can be used to generate data at fairly detailed levels of geography. In this report, data are presented at the national, provincial, and Census Metropolitan Area levels. This report draws upon data gathered in the 1991 and 1996 Census. Questions regarding employment and income refer to the 1990 and 1995 income years.

National Population Health Survey (NPHS)

The National Population Health Survey, conducted by Statistics Canada, collects information related to the health of the Canadian population and contains a screening question for the presence of disability. A cross-section of general information is obtained by surveying all members of the survey households. More detailed health information is collected from one household member aged 12 or older who is followed over time as the survey is repeated every two years (beginning in 1994/95). In the first wave of this survey, this detailed health-related information was collected from just under 18,000 individuals.

Survey of Labour and Income Dynamics (SLID)

The Survey of Labour and Income Dynamics is an ongoing longitudinal survey that interviews each sample member annually over a six-year period. The longitudinal nature of this survey as well as the extensive data content allow analysis of issues related to the labour market and income, including low income and changes in income over time. The SLID also contains a screening question for the presence of disability. The first year of data gathering for the first panel of SLID was 1994. These data, however, refer to the income year 1993. In the first year (or wave) of the first panel, the longitudinal sample size was about 30,000.

Health and Activity Limitation Survey

The Health and Activity Limitation Survey (HALS) of 1991 remains the most recent truly comprehensive source of survey data on persons with disabilities in Canada. The sample for this post-censal survey was drawn using the disability filter questions contained in the 1991 Census. (A similar HALS was done in 1986 using the 1986 Census to draw the sample.) There were actually three different HALS performed in 1991: Adults in Households, Children in Households, and Adults in Institutions. The data contained in this report are

taken from the Adults in Households Survey which provides information on persons aged 15 and older. The sample contains cross-sectional information on about 26,000 persons with disabilities and an additional 65,000 persons without disabilities. This survey permits the identification of disability type and severity level and contains extensive disability-related information on a wide variety of issues (employment, education, leisure, at-home, transportation, financial, supports and services, etc.).

General Social Survey, Cycle 10 (The Family)

The General Social Surveys (GSS) provide cross-sectional data each year on specific topics of interest for adults aged 15 and older. Typically, the sample size for these surveys is between 10,000 and 13,000 individuals. Cycle 10, gathered in 1995, contains detailed information on family relationships and the dynamics of these relationships. It also contains a screening question for the presence of disability and information on paid/unpaid work and balancing family and work.

Endnotes

[1] According to the 1996 Census, there were 588,700 adult women with disabilities in Ontario and 344,200 of them were of working-age (between 15 and 64). However, the disability screening question that is used on the Census is known to undercount the actual number of persons with disabilities when compared with the more precise screening questions contained in the Health and Activity Limitation Survey (HALS). The HALS screening questions inquire about limitations with respect to specific activities (such as seeing, hearing, speaking, mobility, agility, and non-physical). However, since HALS has not been repeated since 1991, the 1996 Census data represent one of the most recent large-scale databases available for researching persons with disabilities. The disability rates and numbers contained within this report, therefore, are likely to provide a very conservative estimate of the actual rates and numbers.

[2] Figures reported in the text have been rounded off.

[3] A Census Metropolitan Area (CMA) is defined by Statistics Canada as an urban core of at least 100,000 people, together with surrounding urban and rural areas which have a high degree of social and economic integration with the urban core. There are 25 CMAs in Canada.

[4] The CCSD conducted five focus groups of women with disabilities from a variety of backgrounds. They were held in Thunder Bay, Sudbury, Toronto, Ottawa, and Kingston. Another focus group of ethno-racial women with disabilities was conducted in Toronto, and a focus group of franco-Ontarian women with disabilities was conducted in Alfred, Ontario. Finally, a focus group of men with disabilities was conducted in Ottawa.

[5] While Quebec shares the concerns raised in *In Unison*, the government of Quebec did not participate in the development of the document because it wishes to assume control over programs for persons with disabilities for Quebec.

[6] *In Unison: A Canadian Approach to Disability Issues* released by Federal/Provincial/Territorial Ministers Responsible for Social Services, Human Resources Development Canada, 1998.

[7] The reference year for the 1996 Census is 1995. Poverty is measured using Statistics Canada's Low Income Cut-offs (LICO), which are one of the most widely used and accepted measures of poverty in the area of social policy research. Persons with family incomes below the low income cut-offs are defined by Statistics Canada as living in "straitened circumstances" and in this report are defined as "poor." Although LICO is widely used as an indicator of poverty, it is not defined as such by Statistics Canada. The low income cut-offs are based on family income and are adjusted for the size of the family and the size of the community in which they live.

[8] NPHS, 1996/97

[9] NPHS, 1996/97

[10] Unlike the public-use tape of the NPHS which permits the identification of "lone parents" of all ages, SLID only permits the identification of persons "living in lone parent families with children under 25." This means that it is impossible to distinguish between an adult child under 25 living at home with a lone parent and a lone parent under 25. Therefore, when comparing lone parents with and without disabilities using SLID, it is necessary to limit the analysis to those 25 and older to ensure that adult children are not being included in the analysis. SLID data are used here, since the survey provides information on per cent of family income provided by an individual and NPHS does not.

[11] Working-age women and men with disabilities find themselves as the only adult providing income to their household a surprisingly high proportion of the time. Whether they live in a household of one, as a lone parent, or with other adults, almost one in three persons with disabilities are responsible for 100 per cent of their household income. Less than one in five women and men without disabilities are in this situation (SLID 1994).

[12] The Report of the Mayor's Homelessness Action Task Force (January 1999) states: "There is broad agreement that about one-third of the homeless population suffers from mental illness, but the percentage varies considerably according to age and gender. An estimated 33 per cent of single men in hostels have mental illness and as many as 75 per cent of single women do. Homelessness is not a major cause of mental illness, but being homeless will likely increase the duration and seriousness of a mental illness." (page 114)

[13] Differences in the rate of part-time work were investigated here as well. For women without disabilities, the rate of part-time work is definitely higher among those who worked full-year without gaps at two or more jobs than among those who worked full-year at a single job (43.8 per cent compared to 25.4 per cent). However, among women with disabilities, holding multiple jobs without gaps is only marginally more likely to involve part-time work than having one job all year (38.0 per cent compared to 35.5 per cent). This suggests that differences in the rate of part-time work are not at the heart of these differences.

[14] See Appendix A for more details on the Turnover Phenomenon and cyclical disabilities.

[15] Doe, Tanis and Sally Kimpson. *Enabling Income*. Status of Women Canada, 1999.

[16] Following a group of individuals over two years (1993 & 1994), the SLID allows us to look at the dynamics of employment and disability over a two-year period. Just as in our focus groups, the majority of women with disabilities were officially out of the labour market. It should be noted that there are also a fair number of women and men who had a disability in only one of the two years examined. In fact, the proportion of persons reporting a disability in only one year is almost equal to the number reporting a disability in both years. This is due to the "turnover phenomenon" which is described in further detail in Appendix A. For ease of comparison, only those with a disability during both years and those with no disability in either year are examined here when looking at activities across a two-year period.

[17] It goes without saying that they also earn less than men without disabilities.

[18] If we look at all working-age persons who were employed at a paying job throughout 1993 and divide individuals into quintiles (five even groups based upon earnings), we find that those in the lowest quintile earned under $15,640 in 1993; those in the second lowest quintile earned between $15,640 and $25,031; those in the middle quintile earned between $25,032 and $34,475; those in the second highest quintile earned between $34,476 and $45,892; those in the highest quintile earned over $45,893. These earnings categories then provide the basis for comparison for the four groups discussed here (based on disability and gender). The object of the comparison is to determine the degree to which each group reflects the overall earnings distribution. For example, is one group more likely to have earnings at the lowest or highest earnings level for the entire population? We can easily determine that women with disabilities are more likely than any other group to have earnings in the lowest category.

[19] HALS, 1991

[20] Due to data restrictions, this comparison had to be limited to lone parents over the age of 25. On the public-use tape of SLID, it is impossible to distinguish lone parents under 25 from adult children under 25 living in a lone-parent household. By restricting the analysis to those over age 25, this problem is eliminated. As a basis for comparison, the Survey of Consumer Finance (which does not permit the identification of persons with disabilities) 1997 was used to generate similar information (major source of income) among lone-parent mothers aged 25 to 64. It was found that 59.6 per cent reported earnings as their major source while 32 per cent reported government transfers as their major source – this includes both women with and without disabilities.

[21] SLID, 1994

[22] SLID 1993-1994

[23] *Para Transpo Survey Report* by Disabled Persons Community Resources, Ottawa, 1998: page v. This report appears in its entirety on DPCR website: www.ncf.carleton.ca/disability

[24] See *Para Transpo Survey Report* by Disabled Persons Community Resources, Ottawa, 1998, for a discussion of some of these issues.

[25] NPHS, 1996/97

[26] The number of men in the sample who cited "family responsibilities" as their reason for not working was too low to produce a stable estimate.

[27] This uses the adjusted specific chronic stress index from the 1994/95 NPHS as a measure of the overall everyday stress experienced.

[28] HALS, 1991

[29] These figures apply to a variety of other household tasks including shopping and housework.

[30] Extended family situations in our focus groups were fairly common. In fact, 1996 Census data indicate that "40 per cent of three-generation households include someone with an activity limitation" (*Under One Roof: Three Generations Living Together* by Janet Che-Alford and Brian Hamm in *Canadian Social Trends*, Summer 1999, Statistics Canada: page 7).

[31] As noted by Sylvia Weiser-Picciano,

Community Resource & Development Co-ordinator of Disabled Persons Community Resources in Ottawa, there is a lack of financial resources available to fund many of the organizations providing supports and services to persons with disabilities (many of them are non-profit organizations run by volunteers). As a result, many supports and services are only available in English.

[32] "In many ethnic and visible minority groups, the needs of persons with disabilities may not be legitimized within their culture. This situation may be complicated by a range of factors relating to the family's refugee or immigrant status and past experiences (such as war or torture). The fear that exists in some communities regarding the threat of deportation or of losing one's status as a result of the Canadian Immigration Act Section 19(1) further complicates the identification of persons with disabilities. In some cultures, a person with a disability may be kept hidden with his/her identity concealed." in *Bridge to Integration – A Model to Link Persons with Disabilities from Other Cultures with Existing Community Services* by Disabled Persons Community Resources, Ottawa, 1995: 3.

[33] Among those with severe disabilities, assistance with meal preparation was not as closely associated with labour force activity as it was for those with mild and moderate disabilities.

[34] *Including Us... Ethno Racial People with Disabilities speak out on issues of race and disability,* Tasneem Chowdhury and Sricamalan Pathmanathan, The Ethno-Racial People with Disabilities Coalition of Ontario (ERDCO), Toronto, 1996: page 39.

[35] Only with longitudinal data from a survey like SLID can we really track the dynamics of disability and its impact on the lives of people over time. When the full six years of SLID data are released, we will be in a better position to understand more about cyclical disabilities.

[36] Fawcett, 1996: 152-157

[37] See Emer Killean and David Hubka, *Working Towards a Coordinated National Approach to Services, Accommodations and Policies for Post-Secondary Students with Disabilities.* National Educational Association of Disabled Students, 1999.

Bibliography

Chowdhury, Tasneem and Sricamalan Pathmanathan. *Including Us . . . Ethno Racial People with Disabilities speak out on issues of race and disability.* Ethno-Racial People with Disabilities Coalition of Ontario. Toronto, 1996.

Che-Alford, Janet and Brian Hamm. "Under One Roof: Three Generations Living Together" in *Canadian Social Trends*, Summer 1999, Statistics Canada.

Disabled Persons Community Resources. *Para Transpo Survey Report.* Ottawa, 1998. www.ncf.carleton.ca/disability

Disabled Persons Community Resources. *Bridge to Integration – A Model to Link Persons with Disabilities from Other Cultures with Existing Community Services.* Ottawa, 1995.

Doe, Tanis and Sally Kimpson. *Enabling Income.* Status of Women Canada, 1999.

Federal/Provincial/Territorial Ministers Responsible for Social Services. *In Unison: A Canadian Approach to Disability Issues.* Human Resources Development Canada, 1998.

Killean, Emer and David Hubka. *Working Towards a Coordinated National Approach to Services, Accommodations and Policies for Post-Secondary Students with Disabilities.* National Education Association of Disabled Students, 1999.

Mayor's Homelessness Action Task Force. *Taking Responsibility for the Homeless.* Toronto, January 1999.

CCSD MEMBERSHIP SERVICES

Individual Members: The CCSD membership package for individuals offers accessible, informative, useful resources as well as representation on social policy at a national level.
Organizational Members: Organizations can select the membership package that best suits their needs for information services, publications, and access to database information.

MEMBERSHIP SERVICES		INDIVIDUALS		ORGANIZATIONS			
		Member: $65 Seniors: $55 Students: $25	Services Plus Member: $100	Organizational Member: $100	Patron Member: $250	Supporting Member: $500	Sustaining Member: $1,000
PUBLICATIONS	• *Perception*, a national periodical on social development	✓	✓	✓	✓	✓	✓
	• 15% discount on all CCSD publications	✓	✓	✓	✓		
	• a complimentary copy of new CCSD publications and reports					✓	✓
	• 20% discount on orders of CCSD publications					✓	✓
INFORMATION SERVICES	• quarterly information packages outlining CCSD activities, research highlights and new publications	✓	✓	✓	✓	✓	✓
	• immediate communication of all CCSD media releases, executive summaries and policy papers		✓		✓	✓	✓
	• exclusive access to the Members Lounge on CCSD's website	✓	✓	✓	✓	✓	✓
	• access to research services and databases+						✓
ADVERTISING	• free 1/4 page advertisement in *Perception*						✓
	• Internet posting of relevant events and resources on the CCSD's award-winning website*					✓	✓
	• publication in *Perception* of member events in the social policy field*		✓		✓	✓	✓
OTHER	• special acknowledgement listing in Annual Report			✓	✓	✓	✓
	• voting privileges at the annual general meeting	✓	✓	✓	✓	✓	✓
	• a tax receipt for a portion of your fee	✓	✓	✓	✓	✓	✓
NEW!	Two-year memberships provide convenience and savings! Now you can join the CCSD or renew your membership for two years and we will give you a 10% discount. The CCSD also offers special membership rates for municipalities. Call the office at (613) 236-8977 for more information.						

* Subject to CCSD editorial approval
\+ Includes research design assistance, access to library searches (CCSD library and Internet), poverty updates and census tract data.
Your participation in the CCSD is valued at any cost. If you cannot afford the full fee, please contribute what you can.

MEMBERSHIP FORM

Yes, I want to become a member of the Canadian Council on Social Development.

MEMBERSHIP CATEGORIES: (check one)

Individuals	**1yr.**	**2 yr.**
CCSD Member	❑ $65	❑ $117
Services Plus Member	❑ $100	❑ $180
Seniors	❑ $55	❑ $100
Students	❑ $25	❑ $45
Organizations		
Organizational Member	❑ $100	❑ $180
Patron Member	❑ $250	❑ $450
Supporting Member	❑ $500	❑ $900
Sustaining Member	❑ $1,000	❑ $1,800

Name _____
Organization _____
Address _____
City _____ Province _____ Postal Code _____
Tel. (h) _____ Tel. (w) _____
Fax _____ E-mail _____
Student ID number _____
I prefer to receive my CCSD communications in
❑ English ❑ French
Special area of interest or reason for joining CCSD _____
_____
_____

PAYMENT:

Cheque enclosed ❑ Please bill me (organizations only) ❑
❑ VISA ❑ MasterCard Expiry Date _____
No. _____
Signature _____

I would like to become a member of the CCSD, but cannot afford the full fee. Enclosed please find a partial fee of $ _____

Your membership includes a subscription to *Perception*. If you do not wish to receive *Perception*, check here ❑, then select one of the following options:

❑ Keep my subscription as a donation and send me a tax receipt for $20.
❑ I have deducted $20 from my membership payment.

Yes, I also wish to support the CCSD by making a donation in the amount of $ _____.

Donation amount enclosed with my fee payment ❑
Please add donation to my VISA ❑ MasterCard ❑

The CCSD is a non-profit organization registered under the Tax Act relating to charities (Charitable Registration No. 11921 8923 RR0001).

Kindly complete and return this membership form with payment to:

CCSD Membership Services
441 MacLaren, 4th floor, Ottawa ON K2P 2H3
Tel: (613) 236-8977 Fax: (613) 236-2750
E-mail: council@ccsd.ca Internet: www.ccsd.ca

United Way member agency

Join the CCSD Today!

You'll get high-quality information, enjoy great savings, and help support important publications like this one.

CCSD Is Working For You

The Canadian Council on Social Development (CCSD) is one of Canada's most authoritative voices on social policy issues. Since 1920, the Council has been speaking up for the needs of Canadian children and families, the disadvantaged and the poor through research, consultations, public education and advocacy. When you join the CCSD, you become part of a strong network of individuals and organizations who support the Council's mission to promote greater social and economic security for all Canadians.

The CCSD is a major publisher in the social development field. Our books and research reports provide authoritative information and analysis, covering income security and poverty, new forms of employment and labour market issues, social policy, community economic development, crime prevention, and much more.

Great Benefits

When you join the CCSD, you receive a wide range of benefits including **quarterly information packages** jammed full of CCSD activities, research highlights and news of our latest publications. You'll also receive a **subscription to our national periodical *Perception,*** and at least **15% off** all CCSD books and reports.

In addition, you'll enjoy **password-access to the Members' Lounge** on our award-winning website at www.ccsd.ca. As a member you'll have **voting privileges** at our Annual General Meeting, and you'll receive a tax-deductible receipt for a portion of your fee.

Contact CCSD Membership Services Today

For more details and to discuss the membership that suits you best, contact us by phone at (613) 236-8977, by fax: (613) 236-2750 or by e-mail at membership@ccsd.ca. Check out our website and join on-line at **www.ccsd.ca**. To join by mail, complete the Membership Form on the facing page and send it along with your payment to: 441 MacLaren, 4th Floor, Ottawa, ON K2P 2H3. **Special Student Rate Available!**

To Order CCSD Publications.

To order copies of ***Bringing Down the Barriers: The Labour Market and Women with Disabilities in Ontario,*** or any of our reports, please contact CCSD Publications by phone at (613) 236-8977, by fax at (613) 236-2750 or by e-mail at publications@ccsd.ca. You can also order on-line at **www.ccsd.ca** or mail your order to 441 MacLaren, 4th Floor, Ottawa, ON K2P 2H3.

Terms of Payment: All orders must be prepaid using a cheque, money order, or credit card with the expiry date indicated. Organizations may place an order, without prepayment, by citing a valid Purchase Order Number from their organization.

Discounts: Purchasers of 25 or more copies will receive a 15% discount. All members of the CCSD are entitled to a 15% discount on all books and reports. *Supporting* and *Sustaining* Members of the CCSD are entitled to a 20% discount.

Shipping And Handling: For up to five copies going to a Canadian destination, add $3.50; to an American destination, please add $8.00; if the books are to be shipped overseas, add $17.00. For shipping charges of larger quantities, contact CCSD Publications to obtain specific costs.

Price: Copies of ***Bringing Down the Barriers: The Labour Market and Women with Disabilities in Ontario*** are available for $15 ($12.75 for CCSD members).

Bringing Down the Barriers: The labour market and women with disabilities in Ontario combines the personal experiences of Ontario women with disabilities along with statistical information to provide a new assessment of some of the labour market challenges they can face in finding and keeping employment. It is imperative reading for people in the community, decision-makers and researchers working to improve the economic conditions for women with disabilities.

Gail Fawcett is a senior research associate with the Canadian Council on Social Development. She has a PhD in sociology and is the author of *Living with Disability in Canada: An Economic Portrait* (1997).

The Canadian Council on Social Development is one of Canada's most authoritative voices promoting better social and economic security for all Canadians. A national, self-supporting, non-profit organization, the CCSD's main product is information and its main activity is research, focussing on such concerns as child and family well-being, economic security, employment and poverty.

For information about ordering this report or membership in the CCSD, please see the inside back cover.

The CCSD gratefully acnowledges the support of the Ontario Trillium Foundation in producing this report. The Royal Bank Financial Group Foundation also provided some support.

THE ONTARIO TRILLIUM FOUNDATION
LA FONDATION TRILLIUM DE L'ONTARIO

ROYAL BANK
FINANCIAL GROUP
FOUNDATION
Member of Royal Bank Financial Group

CANADIAN
COUNCIL
ON SOCIAL
DEVELOPMENT